

HOLDING FRANK B  
Form 4  
July 12, 2005

**FORM 4**

UNITED STATES SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

OMB APPROVAL

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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person \*  
HOLDING FRANK B

2. Issuer Name and Ticker or Trading Symbol  
FIRST CITIZENS BANCSHARES INC /DE/ [FCNCA]

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)

3. Date of Earliest Transaction (Month/Day/Year)  
07/08/2005

Director  10% Owner  
 Officer (give title below)  Other (specify below)  
Executive Vice Chairman

POST OFFICE BOX 1377

(Street)

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)  
 Form filed by One Reporting Person  
 Form filed by More than One Reporting Person

SMITHFIELD, NC 27577

(City) (State) (Zip)

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

| 1. Title of Security (Instr. 3) | 2. Transaction Date (Month/Day/Year) | 2A. Deemed Execution Date, if any (Month/Day/Year) | 3. Transaction Code (Instr. 8) | 4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) | 5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4) | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 7. Nature of Indirect Beneficial Ownership (Instr. 4) |
|---------------------------------|--------------------------------------|--|--------------------------------|---|---|--|---|
| Class A Common Stock            |                                      |  |                                | (A) or (D)  | 1,632,823   | D  |   |
| Class A Common Stock            |                                      |  |                                | (A) or (D)  | 240,861 <sup>(1)</sup>  | I  | By adult children and their spouses and children      |
| Class A Common Stock            |                                      |  |                                | (A) or (D)  | 26,430 <sup>(1)</sup>   | I  | By trust for adult children                           |
|                                 |                                      |  |                                | (A) or (D)  | 8,121 <sup>(2)</sup>  | I  |   |

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|                            |            |   |    |   |                    |                  |   |           |
|----------------------------|------------|---|----|---|--------------------|------------------|---|-----------|
| Class A<br>Common<br>Stock |            |   |    |   |                    |                  | By Twin States<br>Farming                                 |           |
| Class A<br>Common<br>Stock |            |   |    |   | 167,600 <u>(2)</u> | I                | By First Citizens<br>Bancorporation,<br>Inc.              |           |
| Class A<br>Common<br>Stock |            |   |    |   | 28,628 <u>(2)</u>  | I                | By The Heritage<br>Bank                                   |           |
| Class A<br>Common<br>Stock |            |   |    |   | 100,000 <u>(2)</u> | I                | By Fidelity<br>BancShares<br>(N.C.), Inc.                 |           |
| Class A<br>Common<br>Stock |            |   |    |   | 27,584 <u>(2)</u>  | I                | By Southern<br>BancShares, Inc.                           |           |
| Class A<br>Common<br>Stock |            |   |    |   | 46,000 <u>(2)</u>  | I                | By Southern<br>Bank and Trust<br>Company                  |           |
| Class A<br>Common<br>Stock |            |   |    |   | 54,000 <u>(2)</u>  | I                | By Goshen, Inc.   |           |
| Class B<br>Common<br>Stock |            |   |    |   | 547,368 <u>(1)</u> | I                | By adult<br>children and<br>their spouses<br>and children |           |
| Class B<br>Common<br>Stock |            |   |    |   | 45,900 <u>(2)</u>  | I                | By First Citizens<br>Bancorporation,<br>Inc.              |           |
| Class B<br>Common<br>Stock |            |   |    |   | 22,219 <u>(2)</u>  | I                | By Southern<br>BancShares<br>(N.C.), Inc.                 |           |
| Class B<br>Common<br>Stock |            |   |    |   | 6,175 <u>(1)</u>   | I                | By trust for<br>adult children                            |           |
| Class B<br>Common<br>Stock |            |   |    |   | 1,225 <u>(2)</u>   | I                | By Twin States<br>Farming, Inc.                           |           |
| Class A<br>Common<br>Stock |            |   |    |   | 134,582 <u>(1)</u> | I                | By spouse   |           |
| Class B<br>Common<br>Stock | 07/08/2005 | P | 75 | A | \$<br>160          | 7,958 <u>(1)</u> | I   | By spouse |

